

NAME OF INSTITUTION Mikro Kapital Company SRL

REPORT IN MDL

Table A: Balance Sheet at period's end

Item ref.		Year 2019	Year-to-date (cumulative for the current year) 09
	ASSETS		
A01	CURRENT ASSETS		
A02	Cash on hand	13,908,421	29,028,728
A03	Non-interest bearing deposits and clearing accounts	0	
A04	Interest bearing deposits and investments < 1 year	6,282,411	8,854,530
A05	Prepaid expenses	0	5,579,045
A06	Accounts receivable	900,011	
A07	Interests receivable	3,189,580	10,658,594
A08	Other current assets	3,536,419	3,936,559
A09	NET LOAN PORTFOLIO	268,157,208	315,447,621
A10	Gross Loan Portfolio (principal outstanding)	277,359,415	331,245,833
A11	(Loan Loss reserves)	-9,202,207	-15,798,212
A12	LONG TERM ASSETS	2,936,301	3,468,523
A13	Investments > 1 year	623,700	
A14	Net Property and Equipment	1,553,770	3,411,120
A15	Other long term assets	758,831	57,403
A16	TOTAL ASSETS	285,001,930	347,944,872
	LIABILITIES		
A17	CURRENT LIABILITIES	98,650,306	125,453,783
A18	Demand deposits	0	
A19	Short term Time Deposits (< 1 year)	0	
A20	Short term Borrowed Funds (< 1 year)	49,972,769	68,255,100
A21	Interests payable	39,466,034	48,277,396
A22	Other short term liabilities	9,211,503	8,921,287
A23	LONG TERM LIABILITIES	127,631,411	134,932,494
A24	Long term Time Deposits (> 1 year)	0	
A25	Long term Borrowed Funds (> 1 year)	127,532,297	134,875,091
A26	Quasi Capital Accounts	0	
A27	Other long term liabilities	99,114	57,403
A28	TOTAL LIABILITIES	226,281,717	260,386,277
	EQUITY		
A29	Paid-up share capital	54,018,405	73,454,605
A30	Donated equity	0	
A31	Current year profit/loss	2,504,912	9,402,182
A32	Reserves / retained earnings / accumulated losses	2,196,896	4,701,808
A33	Other capital accounts		
A34	TOTAL EQUITY	58,720,213	87,558,595
	TOTAL EQUITY AND LIABILITIES	285,001,930	347,944,872



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Table B: Profit and Loss statement of the period

Item ref.	Year-to-date (cumulative for the current year)									
	01	02	03	04	05	06	07	08	09	
B01	TOTAL FINANCIAL INCOME	5,566,426	11,501,203	17,262,987	22,927,328	29,049,169	35,261,938	42,040,149	48,659,252	55,451,242
B02	Interest and fee income from loan portfolio	5,537,488	11,402,049	17,143,425	22,780,367	28,859,579	34,910,704	41,654,592	48,236,602	54,997,929
B03	Cash Interest and fee income	1,559,945	6,560,771	10,165,717	13,478,316	18,132,802	23,598,091	29,705,326	35,938,083	44,339,335
B04	Accruals (Interest receivable)	3,977,543	4,841,278	6,977,708	9,302,051	10,726,777	11,312,613	11,949,266	12,298,519	10,658,594
B05	Interest and fee income from investments									
B06	Other income from financial services	28,938	99,154	119,562	146,961	189,590	351,234	385,557	422,650	453,313
B07	TOTAL FINANCIAL EXPENSES	2,139,054	4,159,904	6,314,731	8,600,005	10,977,346	13,282,395	15,738,188	18,151,187	20,777,081
B08	Interest and fee expense	2,139,054	4,159,904	6,314,731	8,600,005	10,977,346	13,282,395	15,738,188	18,151,187	20,777,081
B09	for Client Deposits									
B10	for Borrowed Funds	2,139,054	4,159,904	6,314,731	8,600,005	10,977,346	13,282,395	15,738,188	18,151,187	20,777,081
B11	Other financial expenses									
B12	GROSS FINANCIAL MARGIN	3,427,372	7,341,299	10,948,256	14,327,323	18,071,823	21,979,543	26,301,961	30,508,065	34,674,161
B13	Net loan loss provision expenses	-610,671	-475,373	401,742	1,472,288	2,627,521	3,510,565	4,503,864	5,674,232	6,596,004
B14	Exchange differences: gain/(loss)	-1,803	-39,129	455,760	119,033	133,736	174,987	128,498	135,892	-1,752,796
B15	NET FINANCIAL MARGIN (after provisions)	4,036,240	7,777,543	11,002,274	12,974,068	15,578,038	18,643,965	21,926,595	24,969,725	26,325,361
B16	Other operating income (non-extraordinary)	0	0	0	0	0	0	0	0	0
B17	Operating expenses	1,741,538	3,585,361	5,396,981	6,752,413	8,539,023	10,631,503	12,875,283	14,685,828	16,923,179
B18	Personnel expenses	1,191,213	2,493,984	3,563,626	4,467,350	5,603,527	6,920,117	8,301,143	9,508,134	10,783,466
B19	Administrative Expenses	550,325	1,091,377	1,833,355	2,285,063	2,935,496	3,711,386	4,574,140	5,177,694	6,139,713
B20	NET OPERATING MARGIN	2,294,702	4,192,182	5,605,293	6,221,655	7,039,015	8,012,462	9,051,312	10,283,897	9,402,182
B21	Non-operating income (non-extraordinary)	0	0	0	0	0	0	0	0	0
B22	Non-operating expenses	0	0	0	0	0	0	0	0	0
B23	Inflation adjustment (if included in financial statements)	0	0	0	0	0	0	0	0	0
B24	Other non-extraordinary expenses	0	0	0	0	0	0	0	0	0
B25	NET INCOME (non-extraordinary)	2,294,702	4,192,182	5,605,293	6,221,655	7,039,015	8,012,462	9,051,312	10,283,897	9,402,182
B26	Extraordinary income	0	0	0	0	0	0	0	0	0
B27	Extraordinary expenses	0	0	0	0	0	0	0	0	0
B28	NET INCOME (before donations and income-taxes)	2,294,702	4,192,182	5,605,293	6,221,655	7,039,015	8,012,462	9,051,312	10,283,897	9,402,182
B29	Donations	0	0	0	0	0	0	0	0	0
B30	Taxation on income and profits									
B31	NET INCOME	2,294,702	4,192,182	5,605,293	6,221,655	7,039,015	8,012,462	9,051,312	10,283,897	9,402,182

